

**REMARKS**

Applicant respectfully requests allowance of the subject application.

Claims 1-12 are cancelled.

Claims 13-34 are pending.

The Examiner, in the restriction requirement required restriction between Group I having claims 1-11 and 16-22 and Group II having Claims 12-15 and 23-25.

39. The Applicant respectfully submits that this restriction requirement is in error and elects the subject matter of Group II with Traverse. More particularly, the groupings do not seem to correspond to the claims as filed and published, as verified by the Applicant using the Image File Wrapper available via the USPTO's website. Therefore, the Applicant believes that the Examiner meant to restrict the claims as indicated above, as each of the independent claims recite financial data. If this is in error, the Applicant respectfully requests a telephone call to clear up this confusion.

Respectfully Submitted,

Dated: 8/17/14

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